

March 6, 2023

Form CRS – KRD Wealth Management, LLC

KRD Wealth Management, LLC is registered as an investment adviser with the Securities & Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand the difference. Free and simple tools are available to you to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We provide investment advisory services to retail investors. The services we offer to retail investors include asset management services, financial planning, retirement planning, and selection of other advisers. There are no limitations on those services. For a more complete description of our services, please see our firm's Part2A at www.sec.gov. We monitor the investments of our clients for whom we provide portfolio management services. Our monitoring occurs, at a minimum, with quarterly reviews, or upon changes in material market conditions. In addition, we review and monitor your portfolio when there are changes to the tax laws, new investment information is available, or there are changes in your own financial or other situation. Generally, we act with discretionary authority as a portfolio manager which allows us to purchase and sell securities without seeking your permission prior to trading. We are not limited in trading except by your known, identified restrictions. We do not limit ourselves in investment offerings. We have no account minimums. *For more information, please see our ADV, Part 2A, Advisory Services, Review of Accounts and Investment Discretion at <https://files.adviserinfo.sec.gov>.*

Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me?

What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

What fees will I pay?

We charge an asset-based fee for our portfolio management service, quarterly in arrears or quarterly in advance for certain services to ERISA accounts, based upon the value of your portfolio as of the last day of the current quarter. An asset-based fee means that if the value of your portfolio increases, our fee increases. Therefore, it is an incentive for us to encourage you to add assets to your account. We also charge flat fees for asset management and fees on an hourly basis or fixed fees for financial planning engagements. In addition to our fees, you may pay custodian fees, account maintenance fees, transaction costs such as commissions and mutual fund ticket charges, and underlying mutual fund managers' fees. We do not participate in any of these fees. *For more information, please see our ADV, Part2A, Fees and Compensation at <https://files.adviserinfo.sec.gov/>*

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money (asset-based fees) creates some conflicts with your interest. You should understand and ask us about these conflicts because they can affect the investment advice, we provide to you. Here are some examples to help you understand what this means.

As previously disclosed, an asset-based fee has an inherent conflict of interest because we earn more, the more money you put in your account. Second, we receive certain products and services that benefit us, but not necessarily all of our clients' accounts. These products include software and other technology facilitates trade execution and data reporting. Please see our ADV, Part2A at <https://files.adviserinfo.sec.gov/>

How do your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are compensated by the receipt of advisory fees from our clients. In addition, some investment advisory representatives are compensated from the sale of insurance products to clients. Please see our ADV, Part2A, <https://files.adviserinfo.sec.gov/> Fees and Compensation.

Do you or your financial professionals have legal or disciplinary history?

No, neither our firm nor any of our associated persons has any disciplinary or legal history. You may go to www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Additional Information

You may obtain additional information by viewing our website, by viewing our current ADV, Part2A at <https://files.adviserinfo.sec.gov/>. You can request up-to-date information about our firm and request a copy of our relationship summary by calling Srbo Radisavljevic, 847-849-5550. The Form CRS is posted to our website.

Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?